



Little Horn State Bank

EXHIBIT 19
DATE 2-14-07
MB 741
Member
FDIC

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2/16/07

Montana House Business Committee
Helena, MT

To Whom It May Concern:

On behalf of our employees at Little Horn State Bank I would like to take a moment to express our concern with health insurance coverage caps. Our current insurance places a maximum dollar benefit on services such as chiropractic care. As the plan administrator for all of our employee benefits I have never been informed of any options to these limits/caps. Upon our annual meetings to re-negotiate our contracts we are simply given various plans to choose from. These packages presented by our insurance representative closely match what she feels will compliment what management has budgeted for employee benefits. The mentioned cap on the chiropractic care was addressed several years ago and, if memory serves me correctly, we were told that this benefit was designed in a way that could not be changed; I don't recall the explanation given for the limitation at that time. Chronic back and neck pain are common complaints within the banking industry due to long hours seated behind computers. While our industry may not be the first that comes to mind research has reinforced the use of chiropractic services for an increase in quality of life for our employees. It is our contention that these services reduce employee lost days and increases productivity. Therefore it would greatly enhance our daily operation if allowed the option of negotiating the addition or deletion of these services as they fit our needs. This service is not abused, but is definitely used more than the major medical services, which are also offered under our plan. Your consideration to our concern is greatly appreciated.

Sincerely,

Daina A Green
EVP/CFO